

SPOTLIGHT

AUGUST 2019



GAME ON!

HEARD YOU WANTED SOME CONTESTS...



GREAT NEWS & LOTS OF IT!



Steve Greer

Chief Executive Officer
AIL/NILICO Agency Divisions

GOOD NEWS IS RARE THESE DAYS, AND EVERY GLITTERING OUNCE OF IT SHOULD BE CHERISHED AND HOARDED AND WORSHIPPED AND FONDLED LIKE A PRICELESS DIAMOND. — HUNTER S. THOMPSON

IF YOU'RE READING THIS IN A PRINTED copy of *Spotlight* magazine, you may have noticed it's a bit thicker than normal. That's because there is so much going on, we had to add more pages to tell you about it.

Let's cut to the chase. The company formerly known as Torchmark Corporation is now Globe Life Inc. Co-CEO Larry Hutchison rang the opening bell for the New York Stock Exchange on August 12th to commemorate the occasion. This is a strategic move that makes

a ton of sense. Using the Globe Life name, Torchmark has made heavy investments in increasing brand recognition...and it has worked. Starting with community involvement and reaching all the way up to national visibility in sports marketing, the Globe Life name has tripled its national recognition. Here in the DFW area, recognition of the Globe Life name now ranks fourth behind State Farm, Allstate, and MetLife. See **PAGES 18-19**.

You may already know that Globe Life has been the Official Life Insurance of the Texas Rangers Major League baseball team since 2014, with naming rights to their ballpark. The naming rights sponsorship has been extended for the new Globe Life Field set to open in the Spring of 2020. This leads me to the next big news: starting with the 2019 NFL season, Globe Life is now the Official Life Insurance of the Dallas Cowboys. Love 'em or love to hate 'em, the Dallas Cowboys are the world's most valuable franchise across all sports, according to Forbes. We will be working to leverage this recognition to help boost sales and recruits.

Which leads me to the next big news: to celebrate Globe Life's partnership with the Cowboys, we have 2 Cowboy-themed production contests starting September 1. The Cowboys vs. Vikings Clash Contest (11/10 game) is for SGAs and MGAs, and the Turkey

Bowl Contest (11/28 game with the Bills) is for Individual Producers. Both offer the chance to win travel, hotel, an awesome tailgate party, and seats in the Globe Life suite at AT&T stadium. Sweet! See **PAGES 20-21** for the details.

But I'm not done!

September 1 is also the start of the Personal Recruiting Blitz (PRB) Championship. Accumulate Personal Recruiting Associates to be entered into drawings for BIG prizes — trips (to places like Italy, France, Hawaii, Alaska, Ireland, and Miami), purses, shoes, watches, cameras, and other devices. The more Personal Recruiting Associates you have, the greater your odds for winning. C'mon, you know you want in on this! Check it out on **PAGE 14**.

We heard you wanted more contests — well, there you go! We listened!

That's a lot of great stuff, but there's more news you can use in this issue. I would be remiss if I didn't thank Richard Meshulam and Mike Laramie for sharing tips and best practices for writing and conserving business. If anyone knows how it's done, it's these guys. Good habits = quality business = happy policyholders = more income for you. That's how it works; plain and simple. Do yourself a favor and make time to read (and heed) **PAGES 15-17**.

All this news is just the tip of the iceberg. Stay tuned and stay excited! 📢

SPOTLIGHT

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NEWS

AUGUST 2019

VOL. 52 NO. 8

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 9/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday 9/26**. eApp business excluded from the 7 day hold should be uploaded by **Monday 9/30 before 3:30 p.m. CST** to count for **September** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,173,880

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 34-41**.

Spotlight Digital is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



spotlight.ailagents.com

Username: **AIL** Password: **#ownit2019**

See your SGA or manager if you need assistance.



Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top SGA per category from Categories I-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2020 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.**



LOOK FOR ME!

ANNIVERSARIES

33 YEARS OF SERVICE
Lawrence Dennis, AGT

19 YEARS OF SERVICE
Wes Elder, AGT
Robert Ulreich, AGT

18 YEARS OF SERVICE
Gabriela Berloni, PR
Darren Miller, AGT

17 YEARS OF SERVICE
Joshua Goodman, MGA
Curt Snow, AGT

16 YEARS OF SERVICE
Joaquin Santos, AGT
Helen Taylor, AGT

15 YEARS OF SERVICE
Scott Hanna, AGT
Mario Hajro, MGA

14 YEARS OF SERVICE
John Collins, GA
Gabriel Feldmann, SGA
Agatha Safford, AGT

13 YEARS OF SERVICE
Cindy Cleary, PR MGR
Richard Correa, SGA
Michael van Delft, GA

12 YEARS OF SERVICE
Cara DeFiore, GA

11 YEARS OF SERVICE
Kevin Davis, RGA
Magda Figueiredo, RGA
Lisa Kahan, AGT
Lafi Papalii, AGT
Steven Sparkes, MGA

10 YEARS OF SERVICE
Shelby Poston, AGT
Chad Potts, SGA
Sarah Thomson-Dufrechou, PR

9 YEARS OF SERVICE
Reynolds Akuamoa, RGA
Kimberly Alston, AGT
Jorge Guerra, RGA
Mario Hajro, MGA
Trevor Mayer, MGA
Nicholas Walsh, AGT

8 YEARS OF SERVICE
Kelly Ekker, MGA
Ryan Giddens, SGA
Stephen Giddens, SGA
Jason Green, SA
Phyo Phyo, GA

Sherry Schick, AGT
Michael Shaba, MGA
Steve Svendsen, RGA
Luz Torres, AGT
Tara Weisz, AGT

7 YEARS OF SERVICE
Jenny Alvarez, SA
Susan daCruz, AGT
Thomas King, AGT
Mynor Lemus, AGT
Duni Olusegun, RGA
Ellen Tuttle, AGT
Sonia Tyner, SA

6 YEARS OF SERVICE
Kade Beck, MGA
Denis-Michael Catalano, RGA
Debra Frederick, AGT
Peter Gabranski, RGA
Jon Golin, AGT
Kaylee Harvie, AGT
Dan Ikei, MGA
Sabrina Kryshundayal, MGA
Leonel Lazcano, GA
Thomas Longino, MGA
Marcus Martin, GA

Kareem Mutia, AGT
Jimez Parker, SA
Delroy Phang, GA
Susan Scott, AGT
Lisa West, PR

5 YEARS OF SERVICE
Ryan Fickert, RGA
Yairaniz Figueroa-Ruiz, AGT
Cristina Fox, MGA
Renita Fulcher, AGT
Priscila Gonzalez, GA
Breann Haley, AGT
Karen Hamilton, AGT
Asiguy Haugabook, RGA
Ericka Martinez, AGT
Austin A Smith, AGT
Jamie Tan, AGT
Tovaughna Tipton-Adams, AGT
Angela Torres, GA
Matthew Zang, GA

4 YEARS OF SERVICE
Connie Arnould, AGT
Colin Ghee, SA
Dwayne Gomez, MGA
Dean Gushi, GA

Lynn Jenkins, MGA
Alexander Johnston, AGT
Rafael Kajatt, AGT
Marie Laine, MGA
Marcia McDuffie, AGT
Cynthia Melchor, AGT
Joseph Pizzoferrato, AGT
Derek Pratt, SA
Johnny Ramos, MGA
Mathew Simonson, GA
Joel Trask, GA
Vyacheslav Vasilenko, AGT

3 YEARS OF SERVICE
Awa Babou, MGA
Godwill Barungi, AGT
Isaiah Bruce, MGA
Ronald Davis, SA
Julian Dickinson, MGA
Joshua Gaskin, GA
Brandon Haley, GA
Jacob Kieffer, AGT
Zakary Labieniec, MGA
Benjamin Newhouse, AGT
Fakaola Niukapu, AGT
Mitchell Page, MGA

Thajuana Patterson Cole, AGT
Jennifer Pofahl, GA
Phillip Ray, AGT
Landon Schlag, GA
Maria Siero, PR
Timothy Silva, AGT
Melinda Skinner, MGA
Jeannieliza Solis, SA
Alison Sterzer, SA
Jessica St Pierre, RGA
Jose Viramontes, RGA
Nicholas Wang, GA
Timothy Welsh, GA

2 YEARS OF SERVICE
Malka Arony, PR
Lorena Avila, SA
Ameliza Bantugan, SA
Tiffany Beadnell, GA
Megan Billey, SA
Jason Birnbaum, AGT
Jackie Bolton, AGT
Adam Carille, GA
Micah Cohen, SGA
Denzel Covington, GA
Xander Davis, GA

Miguel Diego Esquivel, SA
Robert Ensign, SA
Amy Gardner, SA
Ashley Hutson, SA
Derek Jansen, SA
Aubrey Kettle, GA
Cashona Laverigne, AGT
David Levy, AGT
Denise Ley, SA
Tennison Mather, MGA
David Melendrez, SA
Peter Padro, SA
Nathan Petersen, SA
Christopher Rantanes, AGT
Gabriela Reyna, SA
Austin Rockall, SA
Jessica Rosenberg, SA
Ian Rouleau, SA
George Shafiek, GA
Peter Skarzynski, AGT
Shaun Smith, AGT
Lynnette Strauser, SA
Jorge Toribio, GA
Evan VanErip, MGA
Jennifer Wall, SA

Hunter Welty, GA
Michael Wright, MGA
Troy Young, GA

1 YEAR OF SERVICE
Ligaya Alaiza, GA
Anthony Allonardo, SA
Jennifer Anthes, SA
Paula Arguello, AGT
Nina Aujesky, SA
Manuel Balcita, AGT
Marlene Barrett, GA
Jeremiah Berkley, SA
Ali Pietro Beydoun, SA
Nancy Black, SA
Justin Boes, SA
Robert Borger, SA
Tyler Boulden, GA
Andrew Boulos, SA
Andrea Brown, SA
Helen Brown, AGT
Taylor Brown, SA
Collin Bush, AGT
Kelye Hayes, AGT
Ashton Chaney, SA
Raymond Clawson, SA

Jacob Collins, SA
Jonathan Conn, SA
Bruce Conway, AGT
Chiara DAlessandro, SA
Nicholas Daltro Santos, SA
Thierno Diallo, SA
Andrea Dillon, SA
Anton Donets, SA
Austin Edwards, GA
Kealakai Enomoto, SA
Ruth Espinoza, AGT
Morgan Evans, SA
Kathryn Fell, AGT
Lionel Fraser, SA
Emily Garrett, AGT
Antonisa Golden, AGT
Marvin Gonzalez, SA
Abigail Graham, SA
Charisma Greene, AGT
Shoya Grouby-Hayles, AGT
Claude Hamilton, MGA
Mathew Hart, SGA
Denise Hayes, AGT
Melodie Henderson, SA
Elva Herrera, AGT

Christian Hidalgo, AGT
Ryan Hritz, SA
Kyle Irwin, SA
Keith James, GA
Adam Jellison, SA
Jamel Johnson, GA
Eric Kam, SA
Kayla Kelly, SA
Reginald Kelly, AGT
Nicholas Kong, SA
Jeffrey Lawler, AGT
Enisalini Likuohihifo, AGT
Cameron Lilly, SA
Losaline Liuaki, AGT
Deonte Lomax, SA
Victoria Lopes, AGT
Aaron Lopez, AGT
Lakasha Loyd, SA
Jaden Luhovey, AGT
Shantanea Lyles, GA
Ayesha Manzoor, SA
Kelsey Martinez Montalvo, SA
Denise Masulit, SA
Terrance McCaw, AGT
Patrick McKeown, GA

Maura Medernach, AGT
Sadat Minick, AGT
Toni Moore, SA
Alvin Ng, AGT
Jenny Nguyen, SA
Michael Nichols, AGT
Stephen Norman, SA
Deante Odom, AGT
Malik Parker-Hill, AGT
Heather Pierce-Akanni, AGT
Jimmy Quiffille, SA
David Rice, SA
Holly Richey, SA
Nancy Rocha, SA
Elazar Roco, GA
Caleb Rodriguez, SA
Elyse Ruzicka, SA
Martin Salavec, SA
Hawanatu Savage, AGT
Danielle Savarese, SA
Kathy Seelhorst, AGT
Rana Shirer, AGT
Irene Simisim, AGT
Domonique Smith, SA
Adela Staines, AGT

Joseph Stapleton, GA
Marites Tabuena, AGT
Zachary Tamayo, SA
Raymond Tomasik, AGT
John Torres, SA
Peter Tovio, AGT
Alvaro Uribe Gonzalez, GA
Austin Vail, MGA
Alexander Valencia, MGA
Eliana Velandia, AGT
Jesus Villa, AGT
Jesse Weaver, SA
Victor Weber, MGA
Helen Yu, AGT
Sepehr Zadi Moghadam, AGT
Elvira Zawadowski, SA

PROMOTIONS

STATE GENERAL AGENT
Mark Dushaj

REGIONAL GENERAL AGENT
Omar Billy
Jason Bratin
Andrew Chambers
Britton Costa
Edwin Cuevas Quinones
Patrycja Grudzinska
Jorge Guerra
David Hausman
Alma Lozano
Alipate Makaui
Angel Martinez
Mitchell Messer
Travis Stucki
Massoud Vaziri
Jeffrey von Kienast
Patrice Wise

MASTER GENERAL AGENT
Samuel Boyle
Bryanna Campos
Sergio Carta
Heriberto Chavez
Patricia Colon
Bryan Czajkowski
Javier Diaz
Keith Dymnioski
Tereanio Edgar
Keona France

Deaveon Francisco
Carlos Franco-Vera
Donald Gerstner
Jeffrey Gilliana
Joseph Gojcaj
Robin Gonzalez
Riche Hays
Marlon Hernandez
Yihsin Huang
Adam Kidikas
Charlene King
Brittini Kwiecien
Allen Landeen
Edward Leon
Ivan Leung
Mele Makaui
Cheyanne Malcom
Joseph McCallister
Marcus Moody
Joshua Morris
John Nieves
Romas Noor
Dason Phaul
Aaron Piotrowski
David Ramirez-Benitez
Jesus Romero
Darius Rowan
Jeffrey A Smith
Paul Smith
Takiyah Smith

Tiffani Tavormina
Blake Tomblin
Alexis Tran
Ho Tran
Austin Vail
Drew Wilkins

70% GENERAL AGENT
Kevin Amador
Altina Arakelian
Nancy Branson
Jacob Brown
Sean Byler
Skylar Chauvin
Fabiola Del Palacio
Kevin Dimery
Christian Gojcaj
Kingsley Hansen
Nolan Hunter
Eno Itiu
Kenrick Ledoux
Javelle Lee
Clayton Locher
Hasan Marafi
Doris Martinez Garcia
Alexander McGaw
Katie Mitchell
Brandon Neal
Aden Schrock
Paul Smith
Mark Tusing

Pharyn Wilson-Jones

67.5% GENERAL AGENT
Jesse Barker
Marlene Barret
Tyler Boulden
Jose Castillo
Zindora Crawford
Gilbert Daka
Brandon Dusevic
Nelson Figueroa
Michael Giachetti
Corey Hallam
Kellie Hoffman
Stuart Hunsicker
Michele Kieffer
Ricardo Kilburn
Brian Lawman
Shonda Lewis
Randa McCarty
Shannon Moses
Isabel Oconitrillo
Aaron Osterrieder
Aaron Patt
Julie Phillips
Alejandro Pineda
Duncan Ray
Mohamad Raychouni
Stacey Richardson
Roberto Rodriguez
Jean Romero Capote

Frank Russell
Alec Seibold
Angel Sparkes
Levi Szanto
Paul Torman
Alvaro Uribe Gonzalez

60% GENERAL AGENT
Asad Ahmed

57.5% GENERAL AGENT
Sione Maumau
Selma Ogresovic
Nauleni Tuionetoa

65% SUPERVISING AGENT
Jorge Aguilar
Trista Alexander
Rebeca Alvarez de Lugo
Wilder Angarita
Anastasiia Balytska
Maria Bonilla Borrego
Daniel Campbell
Angela Cardona
William Dempsey
Robert Ensign
Morgan Evans
Truman Falkner
Brien Spier
Jesus Gonzalez-Morales
Eleanor Hall
Dimo Joannidis
Fazal Khan

Gjon Ljuljduraj
Lena McKinney
Jissel Melendez
Stanis Moanda
James Morgan
Mauricio Perez Contreras
Cory Reynolds
Jennifer Santos
Jude Simon
Raymond Stephenson
Kathleen Straub
Klyo Vidal
Qi Wang

62.5% SUPERVISING AGENT
Arthur Aguilar
Ricardo Alanis
Al-Shakise Anderson
Justin Anderson
William Argueta
Daniel Baiz
Richard Bassett
William Benline
Nicko Bettis
Raissa Bossa
Andrea Campbell
Nicole Castillo
Mason Chirillo
Jonathan Conn
Darrell Currence
Terrell Davenport

Jeremy Davis
Ryan Donnelly
Mason Duty
Gabriel Dzero
Gilnerys Eduardo
Karina Escobar
Oyindamola Falegan
Christa Feaver
Benjamin Ferro
Cody Fink
Jose Fiscal
Antonio Flores
Theresa Flores
Jasano Gales Brooks
Jaden Goldney
Kedrick Gray
William Shillieto
Douglas Holcomb
David Huber
Nouraddin Hussein
Daniel Jennings
Martel Johnson
Donnette Jones
Joyce Kamau
Samuel Kilburn
Maureen Kilian
David Laylock
Deborah Lee
Cody Lewis
Maria Lewis

Nicholas Llewellyn
Derek Lopez
Alexander Marzilli
Britany Mathews
Brandon Matos
Joseph McGregor
Joshua McTier
Dominic Meehan
Triston Miller
Todd Murray
Charles Nacovsky
Andrew Novack
Angelica Ochoa
Jonathan Ojendi
Tony Perrine
Sky Plunkett
Daniel Pues
Chamodi Rajapakse
Allison Ramirez
Donna Rankin
Harry Rothstein
Cameron Russell
Krisztina Sashegyi
Siddhant Satoskar
Tyler Schaeffer
Derrick Schneider
Zachary Scott
Mohamed Shogar
Ian Simonson
Krystal Spencer

Makenna Steed
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Dirk Tanses
Lisa Taylor
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Elvis Tinaj
Joseph Toledo
Gage Townson
Kevin Turner
Fatima Urcioli
Frank Urioste
Domenick Varrato
Jasmine L Walker
Kalehua Wiggins
Diamonique Woods
Crystal Yeatts
Derrick Young
Renee Zinsky

NEW SGA



Mark Dushaj
MO

Mark has been with ALL since 2015 and was enticed to the Company after hearing Zach Hart speak during a recruiting meeting: "He had me so pumped up I wanted to jump through a wall!" His years as an individual producer and in leadership were successful, and he walked the stage many times at Convention. When asked what he likes to do in his free time, his reply was "Plot the Hart-Dushaj takeover of ALL, and spend time with my loved ones."



PR Linh Nguyen and Tommy Flynn and PR Manager Stephanie Baumann at the Washington State Labor Council convention



PR Carmella Swanson and PR Manager Christa Davis with Los Angeles Labor Federation President Rusty Hicks at his farewell party



PR Michael Cooper and Iowa Federation of Labor, AFL-CIO State Political Director Julianne walking picket with USW 105 members from the union hall to the Arconic plant in Bettendorf, IA

PR in Action for Working Families and YOU



Lori Pelletier

Vice President
Public Relations

THE YEAR 2019 IS MORE THAN halfway finished, and I don't know about you, but this year seems noisier than ever — especially in the world of politics. Twenty-five years ago, I wasn't involved in politics. I mean I voted and all but going to a town meeting or sending a letter to someone about an issue... well, that wasn't for me. Then around 1992, the U.S. Air Force was deciding on an engine for their C-17 cargo plane. I worked at Pratt & Whitney and they were

in contention to supply the engine to power that aircraft.

In the mid-90's, commercial aircraft was on the down slide, so if we wanted to avoid layoffs, we needed to have military contracts. This Air Force opportunity fit the bill. My District union asked for volunteers to write letters and call their members of Congress supporting the purchase of P&W engines. Then volunteers boarded buses for the 6-hour trip to D.C. to lobby as well.

What I realized through this was our competitors were as invested as we were, and politicking has to be part of the plan. We may not like it, but it is a necessary 'evil.' From the air you breathe to the water you drink to the rights of workers to join a union, all are governed by laws and can be changed with the stroke of a

pen. Jobs, retirement security, healthcare, organizing, prevailing wage, and the list goes on of issues critical to our working families.

The D.C. office is charged with connecting on a national level so you all have increased opportunities at the local level. When we show our support to Operating Engineers or Ironworkers in the fight to protect prevailing rate laws in the construction industry, it develops a lasting relationship and in turn opens up doors previously closed. We will be sharing emerging issues facing workers and their families today so you will have additional tools in your tool belts to develop relationships back in your communities.

This is about bread-and-butter issues, and we look forward to sharing some of our insights with all of you. 🍞



FINAL RESULTS

MGAs

Patricia Contreras
MGA Rookie Category

Mark Neilson
Category 1

Mark Dushaj
Category 1

Harpreet Gujral
Category 2

Kimberly Hamilton
Category 2

Beau Locker
Category 3

Bruce Viaje
Category 4

Jeffrey Thiel
Category 5

Mahadai Kryshundayal
Category 6

Philip Roffi
Category 7

Daryl Graham
Category 8

Nicole Sanders
Category 9-10

Steven Warner
Category 11-12

Jordan Chalom
Category 13-14

RGAs

Harpreet Gujral
Category 1

Mark Neilson
Category 1

Ryan Stenglein
Category 2

Mark Dushaj
Category 2

Justin Adams
Category 3

Zach Otto
Category 3

Brandon Summerton
Category 4

Walter Icaza
Category 4

Jeremy Rivers
Category 5

Dario Messina
Category 6

Bruce Viaje
Category 7

Jeffrey Thiel
Category 8

Christopher Botelho
Category 9

Kyle Wrobel
Category 10

CONTEST WINNERS were flown into DFW to attend a Texas Rangers game in the suite with Steve, David and Dom. Winners also had an opportunity to be on the field for batting practice before the game.

Update

Closer
to the Heart SM



A-O Director of Operations Nate Schoot, A-O Director of Public Relations Andrew Haskins and NCPC President and CEO Ann Harkins

REDMOND, WA

For the 3rd consecutive year, AIL, in partnership with the Altig-Orlovic SGA offices donated \$10,000 to benefit the National Crime Prevention Council (NCPC). The donation was made as part of our Closer to the Heart program of charitable giving.

When asked why his organization chose to donate to NCPC, Rick Altig said, "All across North America, we are able to live our mission to protect every child and serve all working people through providing the National Crime Prevention Council's McGruff Safe Kids ID Kits directly to families in the communities we serve. We hope to protect families every single day for years to come with the National Crime Prevention Council."

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Joshua Egyud	5	Simon Arias	Renato Muhaj	2	Simon Arias	Kaela Grimard	2	Sabrina Lloyd	Derrick Davenport	2	Michael Vasu
James P Raines	5	Zach Hart	Daniel Lopez	2	Cohen-Cohen	Ricky Hayward	2	Sabrina Lloyd	Scott Gibson	2	Michael Vasu
Amanda Hofstra	3	Sabrina Lloyd	Garrett McCollum	2	Richard Correa	Roderick Howard	2	Sabrina Lloyd	Victor Holmes	2	Michael Vasu
Yessika Rodriguez	3	Beto Quintero	Ashton Chaney	2	Giddens-Giddens	William Zimmerman	2	Sabrina Lloyd	Brandon Hughes	2	Dustin Venekamp
Victoria Soileau	3	Michael Vasu	Joseph Grider	2	Mathew Hart	Giovanni Diduro	2	Oldham-Gryska	Christine Morris	2	Dustin Venekamp
Daniel Jiles	3	Dustin Venekamp	Morgan Evans	2	Hart-Dushaj	Daniel Pacheco	2	Beto Quintero	Evelyn Howell	2	Jamison Weatherspoon
Amber Fellman	2	Altig-Orlovic	Gjon Ljuljduraj	2	Hart-Dushaj	Arif Hajro	2	S-S-Parks-Salvaggi	Geoffery Osili	2	Josh West
Zoya Hollandsworth	2	Altig-Orlovic	David Rice	2	Kyle Johnson	Christina Stolle	2	S-S-Parks-Salvaggi			
Arianna McCormick	2	A-0-Stenglein	Carolyn George	2	Sabrina Lloyd	William Thomas	2	S-S-Parks-Salvaggi			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patrycja Grudzinska	12	Sabrina Lloyd	Yemi Akinade	6	Tom Williams	Amy Baird	4	Brandon MacDonald	Elijah Brown	3	Andre McCallum
Patricia Contreras	10	Beto Quintero	Bobby Hamilton	5	Altig-Orlovic	Marie Campbell	4	Bob Olson	Julian Dickinson	3	Andre McCallum
Dan Ikei	8	Altig-Orlovic	Scott Wheeler	5	Satti-Kanaan	Nicole Sanders	4	Michael Vasu	Jeffrey Espinal	3	Theodore Pappas
Asiguy Haugabook	8	Kyle Johnson	Amanda Peterson	5	Moswen Taylor	Kyle Wrobel	4	Michael Vasu	Jeffrey Hall	3	Serur-Yagjian
Paul Smith	7	Zach Hart	Ryan McIntosh	4	Altig-Orlovic	David Carpenter	4	Dustin Venekamp	Brent Bowling	3	S-S-Parks-Salvaggi
Elias Boles	7	Oldham-Gryska	Mark Neilson	4	Altig-Orlovic	Pablo De La Cruz	3	Jose Carvajal	Monica Montgomery	3	Michael Vasu
Sokol Fazliu	6	Simon Arias	Jonni Ng	4	Altig-Orlovic	James Harding	3	Richard Correa	Cody Terrell	3	Michael Vasu
Zach Otto	6	Sabrina Lloyd	Christie Jauch	4	Simon Arias	Maurice Coleman	3	Joseph Diecedue	Michael McKiernan	3	Dustin Venekamp
Rachel Brown	6	London Nelson	Kerry Zorns	4	Giddens-Giddens	Edward Leon	3	Hart-Dushaj	Randall Cook	3	Jamison Weatherspoon
Kimberly Hamilton	6	Oldham-Gryska	Sherly Philippe	4	Henderson-LaRose	Patrick Guthrie	3	Hart-Lewicki	Jessica Santamarina	3	Jamison Weatherspoon
Walter Icaza	6	Beto Quintero	Jovanie Scarlett	4	Kyle Johnson	Mark Beckford	3	Kyle Johnson SC	Jeffrey von Kienast	3	Josh West
Clayton Slaughter	6	Michael Vasu	Duane Shaw	4	Sabrina Lloyd	Aaron Piotrowski	3	Sabrina Lloyd	Michael Musso	3	Tom Williams

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brandon Dusevic	7	Zach Hart	Michael Jang	3	Sabrina Lloyd	Paul Zuzick	2	Fisher-Zuzick	Manuel Diaz	2	Theodore Pappas
Sergio Carta	7	Beto Quintero	Ryan Witham	3	Oldham-Gryska	Mele Makai	2	Steve Friedlander	Jamell Ramsay	2	Theodore Pappas
Jenna Gula	6	Simon Arias	Regina Koonce	3	Blake Ralston	Jennylyn Militante-Radnoty	2	Steve Friedlander	Kelly Schoenherr	2	Philip Prata
Joanna Strzelec	5	Sabrina Lloyd	Jamel Johnson	3	Michael Vasu	Carlos Franco-Vera	2	Giddens-Giddens	Roxie Soto	2	Beto Quintero
Carlos Iraheta Barrientos	4	Altig-Orlovic	Joy Vann-Austin	3	Jamison Weatherspoon	Toni-Ann Allen	2	Giglione-Ackerman	Mari Andrade	2	Serur-Yagjian
Bethany Evans	4	Simon Arias	Alec Seibold	3	Josh West	Christy Balcita	2	Mathew Hart	David Stuart	2	S-S-Bendure-Hartwig
Demitrius Lucas	4	Kyle Johnson	Tiffany Beadnell	2	Altig-Orlovic	Mickey Adkins	2	Zach Hart	Eric Butt	2	S-S-Parks-Salvaggi
Dulce Paz	4	Sabrina Lloyd	Dina Boghdady	2	Altig-Orlovic	Mohamad Raychouni	2	Zach Hart	Eno Iftiu	2	S-S-Parks-Salvaggi
Alfredo Garcia	4	Beto Quintero	Laura Dennee	2	Altig-Orlovic	Brandon Neal	2	Hart-Dushaj	Travis Kovach	2	S-S-Parks-Salvaggi
Michael van Delft	4	Satti-Kanaan	Nicki Griffiths	2	Altig-Orlovic	Steven Phillips	2	Hart-Dushaj	Andrew McAllister	2	Moswen Taylor
Candace Minor	4	Michael Vasu	Joey Kennedy	2	Altig-Orlovic	Roberto Rodriguez	2	Matt Henderson	Lisa Richardson	2	Moswen Taylor
Dominick Williams	4	Michael Vasu	Deborah Noga	2	Altig-Orlovic	Ross Ewen	2	Kevin Holtz	Christopher Stevens	2	Kris Thieme
Jacob Davis	3	Altig-Orlovic	Angel Sparkes	2	Altig-Orlovic	Jaydan Heron-Smith	2	Kyle Johnson	Adam Carille	2	Michael Vasu
Dean Gushi	3	Altig-Orlovic	Ryan Torres-Torioka	2	Altig-Orlovic	Deborah Mitchell	2	Kyle Johnson	Gerardo Gonzalez	2	Michael Vasu
Romas Noor	3	Richard Correa KS	Christopher Watts	2	Altig-Orlovic	Marika Blackmon	2	Kyle Johnson SC	Tami Chaimov	2	Jamison Weatherspoon
Richard Rozolsky	3	Giddens-Giddens	Ariana Jones	2	Simon Arias	Kevin Kondrad	2	Corey Neff	Monica McKinney	2	Jamison Weatherspoon
Jacob Brown	3	Hart-Dushaj	Jose Castillo	2	Cohen-Cohen	Jammal Coleman	2	Oldham-Gryska	Marlene Barrett	2	Tom Williams
Tina Nelson	3	Kyle Johnson SC	Landon Schlag	2	Richard Correa	Theodore Ryan	2	Oldham-Gryska	Hugh Benn	2	Tom Williams
Kinga Filipiak	3	Sabrina Lloyd	Alejandro Pineda	2	Fisher-Zuzick	Joseph Hedborn	2	Bob Olson	Ron-Junior Green	2	Tom Williams

RGGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	24	Sabrina Lloyd	Ryan Fickert	15	Zach Hart	Matthew Diulus	13	Simon Arias

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGA** – top three RGAs during the month





This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM



TOP RECRUITING AGENTS JULY

TOTAL LEGACY RECRUITERS: 309 TOTAL LEGACY RECRUITS: 388

 Ransey Vazquez 16 Recruits Bob Olson	 Mitchell Gralewski 5 Recruits Zach Hart	 Kelly Ekker 4 Recruits Tiffany Roland	 Gregory Rudolph 4 Recruits Simon Arias
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	16	Jordynn Runzo	3	Matthew Dunn	2	Doris Martinez Garcia	2	Philip Roffi	2
Mitchell Gralewski	5	William Thomas	3	Stefane Felix	2	Shawn Mishra	2	Xavier Rogers	2
Kelly Ekker	4	Bruce Alford	2	Matthew Ficarra	2	James Muir	2	Bryan Rolfe	2
Gregory Rudolph	4	Darius Berry	2	Michael Hallinan	2	David Murphy	2	Olivier Rosendo	2
Lidiana Cupceanu	3	Anthony Billhimer	2	Kelly Herrmann	2	Alyssa Nelson	2	Iris Saavedra	2
Jordan Forbes	3	Astrid Castrillon	2	Ashley Hunter	2	Gladis Orozco	2	Shubham Setia	2
Rachael Glamp	3	Matthew Conrad	2	Casey Jarratt	2	Emily Pateiro	2	Elvis Tinaj	2
Jamel Johnson	3	Patricia Contreras	2	Benjamin Johnson	2	Dwayne Phillips	2	Jennifer Welsch	2
Markiece Johnson	3	Tyrone Kelly	2	Richard Pierre-Victor	2	Richard Pierre-Victor	2	Lucas Yeck	2
Cody Ragnone	3	Marcella Diaz Granados	2	Alipate Makau	2	Daniel Ramirez	2	Emi Yokoyama	2

TOP RECRUITING AGENTS YTD

TOTAL LEGACY RECRUITERS: 1,399 TOTAL LEGACY RECRUITS: 2,304

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	30	Mitchell Gralewski	6	Joshua D Williams	5	Christopher Ross	4	Steven Dell	3
Gregory Rudolph	15	Casey Jarratt	6	Alix Albright	4	Leamber Saffold	4	David Duddy	3
Brent Bowling	12	Michael McKiernan	6	Bruce Alford	4	Zahara Schooley	4	Omarie Dukie	3
Devin Davis Watkins	11	Adebamidele Ogunlade	6	Steven Barton	4	Noah Schultz	4	David J Edwards	3
Ryan McIntosh	10	Jordynn Runzo	6	Sergio Bautista	4	Dominic Telymonde	4	Anita Ferris	3
Daniel Pettit	9	Marcus Williams	6	Hannah Beuse	4	Austin Vail	4	Cesar Fischer	3
Iris Saavedra	9	Kyle Wrobel	6	Anthony Billhimer	4	Justin Adams	3	Jordan Forbes	3
Roxie Soto	9	Alisha Anderton	5	William Ferrill	4	Meliana Aguilar	3	Carlos Franco-Vera	3
Dianka Blash	8	Tiffany Babin-Washington	5	Elijah Findley	4	Brian Annis	3	Doron Freud	3
Matthew Conrad	8	Adam Bajjey	5	Desarae Freeman	4	Lorena Avila	3	Seth Frisby-Jack	3
Alfredo Garcia	8	Shawntae Collins	5	Carey Hartman	4	Marcela Avina	3	Rachael Glamp	3
Travis Stucki	8	Mathieu Cook	5	Robert Hughes	4	Fernando Benitez	3	Tanner Hanna	3
Rebeca Alvarez de Lugo	7	Lidiana Cupceanu	5	Markiece Johnson	4	Andre Bent	3	Matthew Harper	3
Erin Bortz	7	Jessica Davis	5	Jacqueline Kabluyen	4	Rahul Bhagwakar	3	Cole Hatfield	3
Robert Bradley	7	Kenson Delva	5	Michele Kieffer	4	Maria Bonilla Borrego	3	Asiguy Haugabook	3
Daryl Graham	7	Kelly Ekker	5	Patrick Knouse	4	Robert Brito	3	Jane Helman	3
Sina Heak	7	Myaa Lozano	5	Alma Lozano	4	Kortisha Brooks	3	Cristina Holmes	3
Alipate Makau	7	Slavita Hut	5	Doris Martinez Garcia	4	Yvonne Brown	3	Melne Hughes	3
Damion Moore	7	Jamel Johnson	5	Sherrie McCarty	4	Michael Burningham	3	Arnold Iacoviello	3
Samantha Ralston	7	Zachery Kertulis	5	Jennylyn Militante-Radnoty	4	Mauro Capozucca	3	Eno Iftiu	3
Jessica Santamarina	7	Carmen Pena	5	Shawn Mishra	4	Angela Cardona	3	Dimo Joannidis	3
Joseph Tomanovich	7	Rita Rider	5	Alyssa Nelson	4	David Carpenter	4	Daniel G Johnson	3
Corrissa Adair	6	Cecilia Ritter	5	Aaron Parks	4	Zachary Caudill	3	Martel Johnson	3
Sergio Carta	6	Lindsay Staffieri	5	Emily Pateiro	4	Tyesha Cave	3	Trace Johnson	3
Astrid Castrillon	6	Joseph Stapleton	5	Mauricio Perez Contreras	4	Ryan Coates	3	James LaFata	3
Patricia Contreras	6	Alexis Tran	5	Cameron Ponder	4	Kendra Cook	3	Sofia Claire Malapote	3
Noah DeVries	6	Nauleni Tuionetoa	5	David Ramirez-Benitez	4	Jack Craig	3	Marcell Mara	3
Derek Foore	6	Daniel Waterfall	5	Philip Roffi	4	Matthew Dawson	3	Matthew McDowell	3

TOP RECRUITING AGENTS YTD CONT.

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Carlos Medina	3	Divyang Patel	3	Alexandra Rodriguez	3	Makenna Steed	3	Klyo Vidal	3
Leticia Morales	3	Clint Perry	3	Yessika Rodriguez	3	Felicia Steele	3	Jadelene Welty	3
Dylan Murphy	3	Kempton Perry	3	Zachery Ryan	3	Antonino Taormina	3	David C Williams	3
Michael Musso	3	Andrew Pierce	3	Manique Sala	3	Yolanda Taylor	3	Kendall Wilson	3
Christopher Ochoa	3	Cody Ragnone	3	Daniel Santistevan	3	Jeffery Thiel	3	Vincent Workman	3
Duni Olusegun	3	Daniel Ramirez	3	Tazmi Siddiquey	3	William Thomas	3	Emi Yokoyama	3
Paula Onuoha	3	Luciano Rapa	3	James Simpson	3	Eric Thompson	3		
Christian Ossorio	3	Michael Raven	3	Treshaun Smith	3	William Tompkins II	3		
Aaron Osterrieder	3	David Rigney	3	Octavia Spates	3	John Turner	3		
Milton Paniagua	3	Aryelle Robertson	3	Neelema Srivastwa	3	Crystal Vairetta	3		

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB MEMBERS

— By Number of Eligible Legacy Recruits*

 Patricia Contreras Beto Quintero 15 Recruits GOLD	 Walter Icaza Beto Quintero 15 Recruits GOLD	 Samantha Ralston Blake Ralston 15 Recruits GOLD	 Philip Roffi Cindy Furer 10 Recruits SILVER	 Tiffani Tavormina Jamison Weatherspoon 10 Recruits SILVER	 Christopher Ross Serur-Yagjian 6 Recruits BRONZE
 William Thomas S-S-Parks-Salvaggi 6 Recruits BRONZE	 Mauro Capozucca Beto Quintero 5 Recruits BRONZE	 Astrid Castrillon Hemerson Gonzalez 5 Recruits BRONZE	 Steven Dell Simon Arias 5 Recruits BRONZE	 Dominic Facchini Albert Serur 5 Recruits BRONZE	 Mitchell Gralewski Zach Hart 5 Recruits BRONZE
 Tiffany Harmouche S-S-Parks-Salvaggi 5 Recruits BRONZE	 Trace Johnson Dustin Venekamp 5 Recruits BRONZE	 Danny Juskiw S-S-Bendure-Hartwig 5 Recruits BRONZE	 Corey Lumley S-S-Parks-Salvaggi 5 Recruits BRONZE	 Kyle Wrobel Michael Vasu 5 Recruits BRONZE	

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

The BUSINESS ATHLETE

By Mike Vasu
SGA Houston, Texas



When I moved to Houston, TX to continue Steve Greer's legacy, I found myself (an Ohio kid), living in what I considered to be the "wild west." When you are new somewhere, you try to connect with anyone (or anything) that reminds you of home. The first athlete I learned about when I got here was Justin James 'J.J.' Watt, a Midwest kid like me, living in Houston.

J.J. Watt has won a ton of awards, but an award he won in college in 2010 aligns perfectly with our idea of a "business athlete." The Ronnie Lott IMPACT Trophy is awarded to a defensive player who performs well while exemplifying high character. IMPACT is an acronym that stands for Integrity, Maturity, Performance, Academics, Community, and Tenacity.

When I went to my first Texans game and saw him run out of the tunnel (last, behind the rest of the team), I was blown away by the roar



SUCCESS ISN'T OWNED.
IT'S LEASED AND RENT IS DUE EVERYDAY.

—JJ WATT

Flickr.com photo used under Creative Commons from Shea Huening.



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

from the crowd. He had the whole city rooting him on. Why? To Houston, J.J. Watt was a special player, and even more importantly, someone who cared about the community. He lives IMPACT.

Let's break this acronym down:

INTEGRITY means you do the right thing even if it's hard.

WHEN YOU PLAY WITH INTEGRITY, YOU DON'T TAKE SHORTCUTS AND YOU NEVER CHEAT.

I remember my SGA Marcus Smith telling me "Shortcuts get you cut short." I've seen many "success stories" that ended up being frauds and embarrassing themselves and their families because they took shortcuts. Don't compromise, don't cheat, don't take the easy way out, and make sure you touch the line when you're "running your ladders."

MATURITY has nothing to do with age. From the moment J.J. Watt stepped onto an NFL field, he demonstrated maturity in his leadership. He was an example for guys that were 10+ years older than he was and because he was serious about what he was doing, they embraced him. Maturity is taking ownership. Our theme

#OwnIt is a perfect way to assess our maturity. If you point the finger to blame something or someone for your losses, but turn your shoulder to one side so someone can pat your back for your wins, you are not "owning it!" Business athletes own their responsibilities.

PERFORMANCE When you make choices, you have a responsibility to Perform at your very best. J.J. Watt chose football over hockey at 13. He walked out of a scholarship situation at Central Michigan to attend the University of Wisconsin. He chose to leave college a year early and enter the NFL. When he makes a choice, he commits to performing with excellence. As Nick Saban, the legendary Alabama Head Coach says: "High performers are demotivated by low performers and low performers are demotivated by high performers."

HIGH PERFORMERS NOT ONLY EXCEL PERSONALLY, THEY RAISE THE LEVEL OF PLAY OF PEOPLE AROUND THEM.

We are accountable for our performance as business athletes and are called to be examples to others.

ACADEMICS As a player, J.J. Watt must study his playbook and film, must work out, supplement properly, and eat right in order to be at his best. Preparation prevents poor performance. As a business athlete, you've got to know the right scripts and playbooks before you can implement them. You must put the time in preparation, educating yourself, and strengthening yourself mentally. Great students in our business become great producers and subsequently great leaders. Great leaders remain great students with a teachable spirit their entire lives. Without study and repetition you can forget about greatness.

COMMUNITY In 2017 Houston was pummeled by Hurricane Harvey. J.J. Watt was at the forefront of the effort to rebuild Houston, helping to raise more than \$37 million. He was recognized as the NFL's Walter Payton Man of the Year, Time Magazine's list of 100 Most Influential People, and was chosen as Sports Illustrated Sportsperson of the Year. But it wasn't a hurricane and his fame that inspired him; as a junior in college he started the J.J. Watt Foundation, which encourages children to take up sports and to stay out of trouble by making good decisions. The motto of his organization is "Dream Big, Work Hard." Business athletes are charitable and share their rewards with others, both time and resources. A true business athlete has a vision that stretches beyond their profession and aspires to positively impact the community around them.

TENACITY To achieve big dreams, we must overcome big adversity.

TENACITY IS THE WILLINGNESS TO CONTINUE TO FIGHT DESPITE THE PAIN OF FAILURE.

J.J. Watt was a two-star recruit. He didn't get into his dream school and he left the school that gave him a scholarship to play as a walk-on at Wisconsin. He believed in himself and he believed in his dream and it didn't matter what anyone else told him. Do you believe in yourself enough that when others say you can't do something, you prove them wrong? Are you tenacious enough to really be great in your life? I think being called 'tenacious' is one of the best compliments someone can pay you.

By living IMPACT ourselves, we can become the best business athletes we can be!



PERSONAL RECRUITING BLITZ

CONTEST PERIOD: SEPT. 1 – NOV. 27, 2019

ACCUMULATE PERSONAL RECRUITING ASSOCIATES TO BE ENTERED INTO DRAWINGS FOR BIG PRIZES!

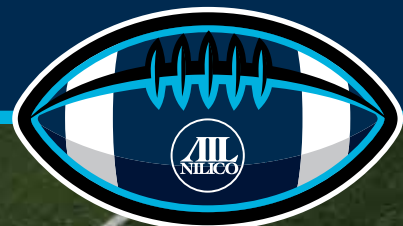
You'll have the opportunity to win some amazing items – such as **PURSES, WATCHES, CAMERAS**, and **DEVICES**, as well as **TRIPS** to exciting places like Italy, France, Hawaii, Alaska, Ireland and Miami.

HOW TO WIN:

Earn drawing entries by accumulating Personal Recruiting Associates. The more Personal Recruiting Associates you have, the greater your odds for winning:

- 1 Personal Recruiting Associate = **1 DRAWING ENTRY**
- 2 Personal Recruiting Associates = **4 DRAWING ENTRIES**
- 3 Personal Recruiting Associates = **9 DRAWING ENTRIES**
- 4 Personal Recruiting Associates = **16 DRAWING ENTRIES**
- 5 Personal Recruiting Associates = **25 DRAWING ENTRIES**
- 6 Personal Recruiting Associates = **36 DRAWING ENTRIES**
- 7 Personal Recruiting Associates = **49 DRAWING ENTRIES**
- 8 Personal Recruiting Associates = **64 DRAWING ENTRIES**
- 9 Personal Recruiting Associates = **81 DRAWING ENTRIES**
- 10 Personal Recruiting Associates = **100 DRAWING ENTRIES**

For full contest details, visit the ARC at <https://arc.aillife.com/default.aspx> & <https://arc.nilife.com/default.aspx>.



USING YOUR RESOURCES



Mike Laramie

Vice President of Quality Business

TOUGH TIMES NEVER LAST, BUT TOUGH PEOPLE DO.

—ROBERT H. SCHULLER

THE MISSION: TO PROTECT WORKING FAMILIES AND WRITE QUANTITY/QUALITY BUSINESS FOR PROFITABLE BUSINESS.

I F YOU KNOW ME, YOU KNOW THAT I love fishing. As the youngest of three and the only boy, I was my dad's fishing buddy. Our family lived modestly. My dad was in the Air Force, and my mom stayed at home to care for our family. My favorite weekends were spent fishing and camping at the lake. There were no bathrooms, no running water, no electricity, and NO cell phones, but I look back and see how my parents used what resources they had thoughtfully and wisely. We only ate out twice a month on paydays, and we wore hand-me-downs, but our life was "large." My parents worked hard and spent their time and money on our family, making memories.

My life changed when I was 14 years old. At the age of 45, my dad passed away unexpectedly from a massive heart attack. My dad didn't have a large life insurance policy, but my mom, with resilience and strength, took care of us, with the resources that she had. It was a tough time, but my mom was a tough person.

I think back 15 years ago to 2004, the beginning of my career with American Income Life. I was in my 30s, had been married to my wife Trisha for two years. I refer to 2004 as "Back in the Day." We had flip-phones, calculators, paper apps and ballpoint pens. Imagine working your leads off paper and dialing each number manually. Imagine life without resources like GPS, smartphones, or a laptop. I had to pack a lunch, my rate book, at least 4 calculators, extra pens, and 3 counties of Key Maps before heading out for an appointment. It makes me laugh just thinking of the applicants' anticipation as I punched each number into my calculator, calculating his age, her age, and then looking up the rates manually based on my best guess of what their family needed. After a few minutes of deafening silence, I'd look up to see the husband and wife beaming at me just waiting for the "answer." I didn't have a computer to warn me that I missed one of the required signatures; which would require driving all the way back to get one missed signature!

We've come a long way in 15 years. You don't need to be a mathematician, and you don't need to do this alone! You have so many resources at your fingertips to help you be successful: your SGA, your manager, and smartphones with built-in mapping, IMPACT software, and a laptop that gives you the needs-based presentation. My top tips for success and how to use your resources:

1. Write down your goals, with specific details to accomplish them, and then put them in a place where you will read them every day. I've done this for many years. If you can see where you are going, you'll end up there.
2. Time is a limited resource: Successful people use their time productively and

meaningfully. Live intentionally and plan your success (goals).

3. Processes: Follow them and don't take shortcuts. Use the systems setup for you and love the one you're with. Don't rush out of the house without solidifying your deal and reviewing the "Summary Sheet" and "What Comes Next" to the client.
4. Use the Agency Resource Center: Go to the website <https://arc.aillife.com> and learn as much as you can.
5. Don't leave your client without getting a score of "10" from the client on how you did to serve them. Listen to your client and understand their needs.
6. Always have the "Underwriting Flash Sheet" AG-2512 with you for quick reference.
7. Use the www.aillaptopondemand.com to sharpen your skills.
8. Use "Save a Case – Quality Business" AG-2328 to master conservation.
9. Use "Field Underwriting Manual" AG-2375 to review if the case can be submitted standard.
10. Don't take short-cuts. Short-cuts will end up cutting you short.

One last item: Quality. Do it right the first time. Expose all medical conditions. Make sure the eApp is fully completed with full doctor information, prepare client for a possible exam, rating/graded benefit, and immediate draft with the What Comes Next form. Clients don't like to be surprised.

You can make a difference to a family, and make a difference for your own family. Using your resources wisely can help you accomplish your goals.

#OWNIT2019



Develop a System —

Make CONSERVATION a Natural Part of Your Daily Routine



Richard Meshulam
Vice President of Quality Business

When you develop a system, it becomes second nature. Good habits to conserve business pay off in renewals. Your system should allow you to take care of potential lapses while you are in the field writing new business. To conserve business effectively, it is important to work your plan on a routine basis when making your appointments.

Start with your conservation work. In all cases, you want to be able to return to the applicant's home and re-sell the program. One of the biggest reasons for losses is the applicant either not remembering or understanding what program they have purchased.



Make your calls in the following order:

1. Losses off your current advance report:

- **Withdrawns/Cancel**s — Cases that have been withdrawn or cancelled as of issue may be because the account information on the application was transposed or incorrect. Confirm account and routing numbers, and use the automatic link through the Agency Resource Center to correct banking information.
- **Incompletes** — These are mainly due to exams not being completed or medical records not received. Preparation during the sale for an exam will reduce incompletes and let the applicant know they may need to contact their doctor's office to have the records forwarded to ALL during the underwriting process.
- **NTOs** — It may be that the amendment or COD premium was not received or processed properly; reopen the case and get it back to normal premium payment to protect your advance and renewals.
- **Declines** — Contact declined applicants to protect other programs they may have purchased in the home. Also, if a declined applicant has given you referrals, you want to make sure that you did everything to get their program issued. A disgruntled applicant may contact your referrals, who may also cancel the plans they have purchased.
- **Put on Direct** — This is obvious since you have already received a notice in the download from CAS that the initial premium check was returned unpaid.

2. Applicants who may have a rated or amended policy.

Your call is simply to schedule delivery of their plans and go over the benefits. Example: 'John, I received your policy and need to come out to go over the plans. What time do you get home from work? Will Mary be there also? Great, I have between 5pm and 8pm on Tuesday. See you then.' Do not try to place these over the phone. You didn't sell them over the phone so why would you think you can place them over the phone? Set these appointments as floaters but make sure that you see them on the night you agreed upon.

3. Current policyholders that you received notices on from the CAS download.

These are "touch" calls to see how you can assist them in getting their plans back in force. These will also be floater type appointments. If you are unable to reach them by phone, keep them in your kit to door knock them.

4. Referrals

5. Leads in your packet

Working these 5 sets of calls, you will book a full night of appointments.



A couple more things:

Respond to policyholder phone calls promptly.

Pick up your messages daily from your office's voicemail system or the office manager. Never leave a policyholder waiting for your call.

If a policy is in danger of lapsing, contact the client immediately.

Discover the true reason for the non-payment and take steps to understand from the policyholder's viewpoint. LISTEN carefully to what the policyholder is saying. Take every step to help them understand the value of the policy they own. Your best avenue is to set up an appointment to re-sell the deal if necessary. Don't try to re-sell it over the phone.

Service keeps policies on the books.



Torchmark Corporation has changed its corporate name to **Globe Life Inc.**



Make Tomorrow Better

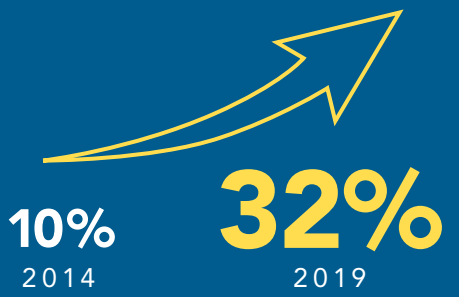
No matter what tomorrow brings, our policyholders have protection when they need it most. Globe Life has helped fulfill this promise since our roots began in 1900. That's why more people choose life insurance from Globe Life than any other insurance provider.

Having protection makes all the difference. If the unforeseen strikes, our customers won't have to worry. Their bills will be paid, the lights will stay on, they'll still be able to put food on the table and buy what their kids need for school. They can focus on what matters most: Giving their families a brighter future.

Together, we *Make Tomorrow Better.*

Why Globe Life?

Globe Life's name recognition has taken off since 2014, going from 10% aided awareness to **32% aided awareness** on a national level, according to Nielsen.



Globe Life Direct Response, the Company's direct-to-customer division, invests **more than \$100 million annually** in advertising through its direct response mail and online operations.

1. State Farm
2. Allstate
3. MetLife
4.  **Globe Life**

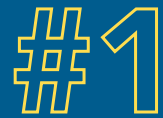
In the Dallas area Globe Life has **65% unaided name recognition**, fourth behind State Farm, Allstate, and MetLife.

Make Tomorrow Better

Globe Life's roots began in 1900. The Globe name and presence is practically a part of our daily lives. We have all received a mailing from them or seen an insert in a magazine or as part of a third party ad campaign. Globe Life Direct Response issues more life insurance policies each year than any other company in the country. The Globe Life companies combined have more policyholders than any other life insurance company in the country.* We help families make tomorrow better by working to protect their financial future.

Together, we Make Tomorrow Better.

Source: S&P Global Market Intelligence | *Excluding reinsurance companies

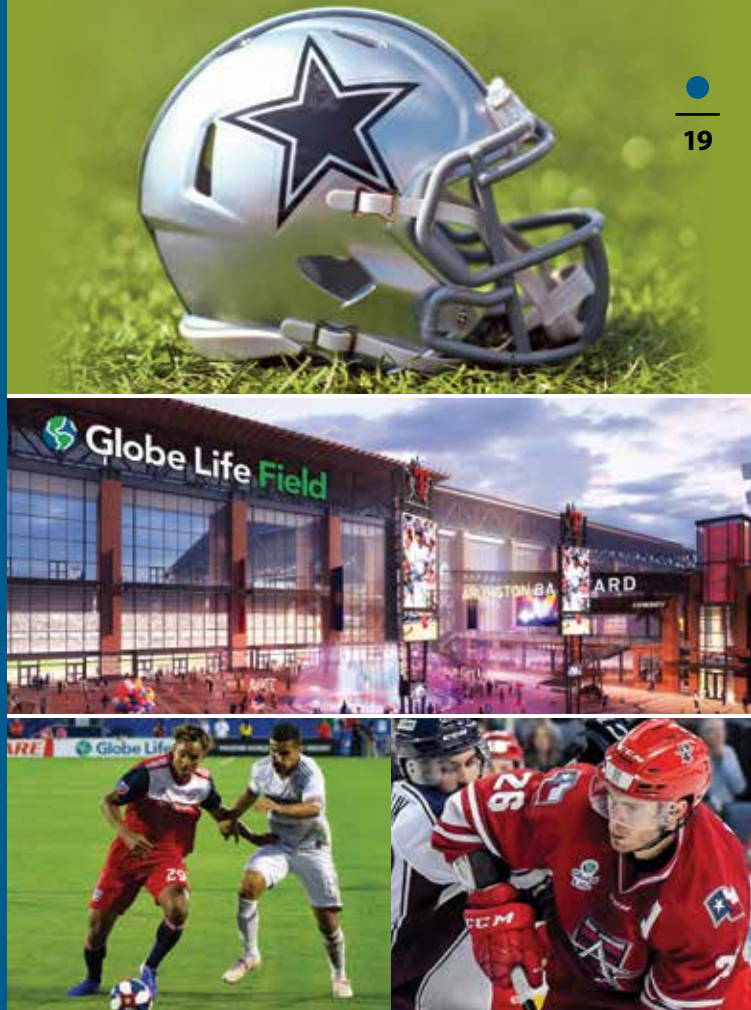


National Visibility in Sports Marketing

Starting with the 2019 NFL season, Globe Life will be the Official Life Insurance of the Dallas Cowboys. That agreement comes with commercial airtime and signage at AT&T Stadium.

In 2014, Globe Life signed an agreement with the Texas Rangers for the naming rights and became the Official Life Insurance of the Texas Rangers. Globe Life continued its sponsorship through 2048 with the Rangers and signed an additional naming rights sponsorship for the new Globe Life Field, which opens Spring 2020. Globe Life field, with a construction cost of \$1.2 billion, will be the most expensive state-of-the-art MLB ballpark ever built.

Globe Life also sponsors a Major League Soccer team (FC Dallas) and a minor league hockey team (the Allen Americans), plus tested a sponsorship with Conference USA NCAA sports in 2018.



How Does This Help Me?

Establishing credibility with customers and recruits will be easier because of our association with a widely recognized brand. "Oh! We just saw Globe Life on television!" or "Yeah, I get mailings from them." This can help you establish yourself as an Agent with a trusted organization, one whose name is broadcast nationwide at sports events or via commercials. Our connection to a strong parent company will be attractive to recruits looking for a career with an established, recognized company.



Globe Life Direct Response has resources **including almost four million lapsed policies** for the past five years and **three million inquiries nationwide**. That means Agents have access to more leads!

The Globe Life brands combined cover **more policyholders than any other life insurance company in the United States.*** As if this were not exciting enough, turn the page for even more exciting news!



20 ● **Globe Life is an official sponsor of the Dallas Cowboys**, alongside AT&T, Ford, and Pepsi, and the only life insurance sponsor for the team. The Cowboys are the world's most valuable franchise across all sports, according to Forbes.

The new branding will allow AIL/NILICO to leverage the partnership with the Dallas Cowboys to help boost sales and recruits.

Check out the contests below and get ready to *COWBOY UP!*

COWBOYS VS. VIKINGS CLASH

CONTEST FOR
SGAs AND MGAs



GAME DAY: NOVEMBER 10, 2019

34 winners and their guests will tailgate in style and watch America's Team take on the Minnesota Vikings!

QUALIFICATION PERIOD:

SGAs - Net ALP from Sept. AP&P plus Month-to-Date thru Week Ending Oct. 17/18

MGAs - Net ALP from 7 Weeks of Advance Reports for Weeks ending Sept. 5/6 thru Oct. 17/18

PLATINUM

(10 TOTAL) TOP 5 SGA'S &
TOP 5 MGA'S + A GUEST

CATs	SGAs	MGAs
I-II	2	2
III-IV	1	1
V-VI	1	1
VII+	1	1

- Dinner Saturday night at *Texas Live*, 11-9-19
- Travel, Hotel, Tailgate Party
- Watch the game in the Globe Life Suite at AT&T Stadium

GOLD

24 WINNERS + A GUEST

RANDOM DRAWING

12 SGAs

12 MGAs

Tailgate Party & Party Pass*

All Gold Winners are responsible for travel, hotel, and parking, if applicable.

**Party Pass tickets give holders access to AT&T Stadium on game days but do not include a seat. AT&T Stadium has one of the largest video boards in the world, making the Party Pass experience more enjoyable than any other sports venue.*



Please refer to arc.aillife.com and arc.nilife.com for additional information on qualifications, rules, and how to earn entries for the drawings.

TURKEY BOWL COWBOYS VS BILLS

THANKSGIVING DAY - NOVEMBER 28, 2019

Party with us on Thanksgiving Day to watch America's Team take on the Buffalo Bills at AT&T Stadium!

WHO IS ELIGIBLE:

Individual Producers and Managers who pre-register by Sept. 15

QUALIFICATION PERIOD:

September & October Net ALP

PLATINUM = TOP 5 PRODUCERS + A GUEST

TRAVEL, HOTEL, THANKSGIVING FEAST TAILGATE PARTY
WATCH THE GAME IN THE GLOBE LIFE SUITE AT AT&T STADIUM

GOLD = 5 PRODUCERS + A GUEST

RANDOM DRAWING FROM PRODUCERS RANKED #6-#25
TRAVEL, HOTEL, THANKSGIVING FEAST TAILGATE PARTY
WATCH THE GAME IN THE GLOBE LIFE SUITE AT AT&T STADIUM

SILVER = 24 PRODUCERS + A GUEST

RANDOM DRAWING OF ELIGIBLE PRODUCERS WRITING \$20,000+ NET ALP COMBINED FROM SEPTEMBER AND OCTOBER

THANKSGIVING FEAST TAILGATE & PARTY PASS*

WINNERS ARE RESPONSIBLE FOR TRAVEL, HOTEL, AND PARKING, IF APPLICABLE.

**Party Pass tickets give holders access to AT&T Stadium on game days but do not include a seat. AT&T Stadium has one of the largest video boards in the world, making the Party Pass experience more enjoyable than any other sports venue.*

Please refer to arc.aillife.com and arc.nilife.com for additional information on qualifications, rules, and how to earn entries for the drawings.

GO TO
<https://AIL.cvent.com/turkeybowl>
TO REGISTER



OFFICIAL LIFE INSURANCE OF
THE DALLAS COWBOYS

REGIONAL GENERAL AGENTS



BOBBY GUJRAL
BURNABY, BC



RYAN STENGLEIN
WAYZATA, MN



ZACH OTTO
SCHAUMBURG, IL



WALTER ICAZA
MIAMI, FL



MICHAEL GERSTEIN
EDISON, NJ



YEMI AKINADE
POMPANO BEACH, FL



BRUCE VIAJE
SURREY, BC



ALAN SEDAGHAT
VANCOUVER, BC



TIFFANY BABIN-WASHINGTON
FT WORTH, TX



KYLE WROBEL
HOUSTON, TX

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Bobby Gujral	176.0%	\$813,433	\$294,691	80.4	Altig-Orlovic	
Levar Morgan	53.2%	\$308,194	\$201,211	79.2	Theodore Pappas	
II Ryan Stenglein	51.5%	\$314,896	\$207,837	79.0	Altig-Orlovic	
Reynolds Akuamo	38.4%	\$332,790	\$240,386	74.9	Theodore Pappas	
Corey Helly	12.5%	\$239,673	\$213,053	77.2	Giglione-Ackerman	
III Zach Otto	94.1%	\$315,264	\$162,382	73.1	Sabrina Lloyd	
Luay Ghawi	60.4%	\$344,249	\$214,587	79.2	Altig-Orlovic	
Paul Kelly	56.6%	\$274,170	\$175,119	78.2	Steve Friedlander	
IV Walter Icaza	203.4%	\$379,488	\$125,064	75.7	Beto Quintero	
Andy Batten	158.5%	\$296,852	\$114,825	73.6	Michael Vasu	
Jeffrey Hall	92.5%	\$173,254	\$89,985	73.8	Albert Serur	
V Michael Gerstein	109.7%	\$200,985	\$95,863	80.3	Giglione-Ackerman	
Brandon Summerton	85.8%	\$257,372	\$138,556	74.4	Altig-Orlovic	
Dustin Dunbar	34.8%	\$165,277	\$122,578	75.8	Dustin Venekamp	
VI Yemi Akinade	89.8%	\$140,507	\$74,031	74.0	Tom Williams	
Kimberly Hamilton	77.4%	\$148,713	\$83,809	79.4	Oldham-Gryska	
Joseph Tomanovich	42.6%	\$123,073	\$86,289	75.5	Altig-Orlovic	
VII Bruce Viaje	302.9%	\$291,356	\$72,311	81.4	Altig-Orlovic	
Bobby Hamilton	185.2%	\$224,228	\$78,632	75.3	Altig-Orlovic	
Anita Ferris	163.9%	\$163,617	\$61,991	80.2	Steve Friedlander	
VIII Alan Sedaghat	192.2%	\$166,862	\$57,105	77.0	Altig-Orlovic	
Gary Slocum	116.0%	\$137,241	\$63,524	75.3	Desi Dimitrova	
Alex Kae	79.2%	\$98,379	\$54,908	79.7	Altig-Orlovic	
IX Tiffany Babin-Washington	193.2%	\$103,602	\$35,337	76.0	Jay Washington	
Magda Figueiredo	40.0%	\$45,709	\$32,642	78.7	Giglione-Ackerman	
Omar Billy	38.8%	\$42,959	\$30,950	74.2	Jamison Weatherspoon	
X Kyle Wrobel	6903299900.0%	\$230,110	\$0	84	Michael Vasu	
Lauren Coyne	3282869900.0%	\$109,429	\$0	88	Altig-Orlovic	
Randall Cook	2104319900.0%	\$70,144	\$0	89	Jamison Weatherspoon	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Bobby Gujral	77.9%	\$3,435,318	\$1,930,760	80.4	Altig-Orlovic	
Doreen Ryan-Foti	21.7%	\$2,483,168	\$2,040,326	76.7	Don Foti	
Matthew Diulus	16.0%	\$2,632,397	\$2,270,154	78.9	Simon Arias	
II Reynolds Akuamo	24.9%	\$1,957,358	\$1,566,910	74.9	Theodore Pappas	
Ryan Stenglein	13.4%	\$1,661,412	\$1,464,513	79.0	Altig-Orlovic	
Corey Helly	13.0%	\$2,055,210	\$1,819,490	77.2	Giglione-Ackerman	
III Beau Locker	42.6%	\$1,947,112	\$1,365,617	76.6	Matt Henderson	
Joshua Dishong	36.8%	\$1,434,468	\$1,048,944	79.3	S-S-Bendure-Hartwig	
Paul Kelly	34.2%	\$1,749,398	\$1,303,859	78.2	Steve Friedlander	
IV Walter Icaza	100.3%	\$1,684,147	\$840,853	75.7	Beto Quintero	
Andy Batten	72.6%	\$1,777,553	\$1,029,785	73.6	Michael Vasu	
Andrew McQuade	17.7%	\$1,185,969	\$1,007,262	73.6	Richard Correa	
V Michael Gerstein	76.7%	\$1,257,043	\$711,479	80.3	Giglione-Ackerman	
Dustin Dunbar	43.5%	\$1,104,846	\$770,173	75.8	Dustin Venekamp	
Brandon Summerton	42.7%	\$1,189,698	\$833,415	74.4	Altig-Orlovic	
VI Matthew Conrad	111.6%	\$1,263,961	\$597,367	85.1	S-S-Parks-Salvaggi	
Yemi Akinade	47.7%	\$869,383	\$588,760	74.0	Tom Williams	
Kimberly Hamilton	43.1%	\$910,392	\$636,358	79.4	Oldham-Gryska	
VII Britton Costa	113.3%	\$1,050,981	\$492,762	81.0	Simon Arias	
Bruce Viaje	100.5%	\$1,015,554	\$506,578	81.4	Altig-Orlovic	
Bobby Hamilton	92.9%	\$927,474	\$480,822	75.3	Altig-Orlovic	
VIII Gary Slocum	83.5%	\$670,370	\$365,382	75.3	Desi Dimitrova	
Jeffery Thiel	80.3%	\$737,181	\$408,897	81.1	S-S-Bendure-Hartwig	
Mike Paragiou	73.0%	\$657,437	\$380,054	77.9	S-S-Parks-Salvaggi	
IX Tiffany Babin-Washington	86.7%	\$529,262	\$283,485	76.0	Jay Washington	
Bruce Alford	79.5%	\$523,584	\$291,736	77.4	Don Foti	
Omar Billy	55.1%	\$394,368	\$254,243	74.2	Jamison Weatherspoon	
X Randall Cook	9037799900.0%	\$527,205	\$0	89	Jamison Weatherspoon	
Mitchell Messer	1356695214.3%	\$79,141	\$0	85	Dustin Venekamp	
Andrew Bishop	682642185.7%	\$39,821	\$0	94	Altig-Orlovic	

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.

CATEGORY I



1
SUSAN GILBERT
LINCOLNWOOD, IL



2
JESSICA TREYBICK
POUGHKEEPSIE, NY



1
KATHY PAPPAS
ROSLYN HARBOR, NY



2
ANNA GUIDO ROHRER
MONROE, OH



1
CARL ZABLOTNY
LAS VEGAS, NV



2
MICHAEL COOPER
DES MOINES, IA

CATEGORY II

CATEGORY III

CATEGORY IV



1
TOMMY FLYNN
SPOKANE, WA



2
LAURIE GRUBER
HAMMOND, WI



1
LARRY LOZANO
SAN JOSE, CA



2
KEVIN MCKEEN
LATHAM, NY



1
JAYMZ HALL
WOODBURY, MN



2
SARAH THOMSON-DUFRECHOU
MEMPHIS, TN

CATEGORY V

CATEGORY VI

CATEGORY VII



1
DIANNA LUEKE
BUFORD, GA



2
JEFFREY HAPKE
MARTINSBURG, PA



1
ELAINE ADKISON
NACOGDOCHES, TX



2
JESSICA CHRISTERSSON
CORAL SPRINGS, FL

CATEGORY VIII

1ST SIGNED TG



AMY ORLANDO
BELMONT, MA



MARK ARMSTRONG
WINNIPEG, MB

TOP MANAGERS

CATEGORY I



1
BRIAN RYAN
MORTON, PA

CATEGORY II



1
DAWN TRUDDEN
DUNLAP, IL

CATEGORY III



1
CHUCK HILL
LODI, CA

INDIVIDUAL REPS: JULY

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Susan Gilbert	6,779	1,492	454.4%
	2	Jessica Treybick	2,763	1,966	140.5%
	3	Robin Andrade	2,276	2,302	98.9%
II	1	Kathy Pappas	3,283	1,360	241.4%
	2	Anna Guido Rohrer	2,772	1,364	203.2%
	3	Darrell Dorey	2,222	1,415	157.0%
III	1	Carl Zablotny	2,958	1,152	256.7%
	2	Michael Cooper	1,712	1,130	151.5%
	3	Timothy Leary	1,203	1,155	104.2%
IV	1	Tommy Flynn	1,188	952	124.7%
	2	Laurie Gruber	1,104	942	117.2%
	3	Janis Pitts	1,041	983	105.9%
V	1	Larry Lozano	1,689	897	188.3%
	2	Kevin McKeen	839	795	105.5%
	3	Lisa West	747	856	87.2%
VI	1	Jaymz Hall	2,191	681	321.7%
	2	Sarah Thomson-Dufrechou	1,954	730	267.6%
	3	Cindy Kunce	1,080	751	143.8%
VII	1	Dianna Lueke	2,938	633	464.2%
	2	Jeffrey Hapke	948	646	146.7%
	3	Barbara Rabelo	788	590	133.6%
VIII	1	Elaine Adkison	1,020	425	240.0%
	2	Jessica Christersson	847	425	199.2%
	3	Criseida Hernandez	774	425	182.1%
Rookie	1	Jaymz Hall	2,191	681	321.7%
IceBreaker	1	Elaine Adkison	1,020	425	240.0%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	20,929	16,016	130.7%
	2	David Scalisi	15,248	12,243	124.5%
	3	Jessica Treybick	13,654	13,762	99.2%
II	*1	Anna Guido Rohrer	10,681	9,548	111.9%
	2	Rebecca Klebsch	7,027	8,638	81.3%
III	*1	Michael Cooper	8,291	7,910	104.8%
	2	Carl Zablotny	7,975	8,064	98.9%
	3	Krissa Hensley	7,536	7,735	97.4%
IV	*1	Vivian Dwyer	7,520	7,154	105.1%
	2	Tommy Flynn	6,637	6,664	99.6%
	3	Amanda Cross	5,737	6,776	84.7%
V	*1	Ralph Beard	7,114	5,418	131.3%
	2	Kevin McKeen	6,877	5,565	123.6%
	3	Lou Nell Busby	6,696	6,258	107.0%
VI	*1	Sarah Thomson-Dufrechou	10,361	5,110	202.8%
	2	Cindy Kunce	7,600	5,257	144.6%
	3	Becky Cutler	5,454	5,383	101.3%
VII	*1	Melissa Lively	7,165	4,083	175.5%
	2	Dianna Lueke	5,704	4,431	128.7%
	3	Barbara Rabelo	3,967	4,130	96.1%
VIII	*1	Rachel Shelton	4,555	2,975	153.1%
	2	Jessica Christersson	2,606	2,975	87.6%
	3	Criseida Hernandez	2,601	2,975	87.4%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JULY

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Brian Ryan	9,243	8,082	114.4%
	2	JT Tasker	7,133	6,817	104.6%
II	1	Dawn Trudden	11,368	6,602	172.2%
	2	John Keliher	6,872	5,372	127.9%
III	1	Chuck Hill	10,475	4,473	234.2%
	2	Billy Sauers	3,573	3,939	90.7%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Brian Ryan	49,486	56,573	87.5%
	2	JT Tasker	39,458	47,721	82.7%
II	*1	Judy Spade	37,635	41,710	90.2%
	2	Stephanie Baumann	33,924	38,574	87.9%
III	*1	Katherine Pratt	23,725	29,563	80.3%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** ROBIN ANDRADE
4,906
- 2** MALKA ARONY
4,276
- 3** TRAVIS DANIELS
4,228



1
ROBIN ANDRADE
KINGSTON, MA

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED






988 Rachel Effenbein	869 Debbie-Ann Whitehorne	761 Delroy Nichols	683 Jimez Parker	612 Joy Vann-Austin	558 Carlos Medina
976 Daniel Dunham	866 Mariana Ramirez	760 Junelle Banks	678 Rowena Bautista	611 Nicklaus Boker	558 Natafia Yarbrough
950 Sergio Carta	857 Mark Lomonaco	755 Nick Atallah	678 Clayton Locher	608 Jennifer Reed	558 Joshua Gaskin
950 Corey Helwig	855 Nasr Quadri	749 Patsey Fowler	676 Corey Hallam	603 Jordan Lacy	557 Jessy Girard
945 Atiya Bell	853 Erik Geer	748 Denise Masulit	675 Charles Purnell	599 Calvin Irving	557 Dylan Johnson
937 Timothy Wilson	849 Garkeiva Council	745 Bria Smith	669 Levi Szanto	598 Ovenson Louidor	556 Randa Mustafa
935 Ashley Hunter	840 Matthew Ingram	740 Anthony Chinaglia	668 Zoya Hollandsworth	597 Shane Valentine	552 Nardia Bowen
935 Gregory Gibson	831 Deaveon Francisco	738 Evelyn Howell	665 Gerardo Garza Jr	589 Samuel Artzis	552 Scott Gibson
932 Kevin Amador	820 Jude Simon	738 Thomas S Brown	663 Jessica Wilhite	586 Nathan Brace	545 Kealakai Enomoto
918 Robert Ensign	820 Chris Anderson	734 Jonathan Ramirez	662 Stephanie Dunbar	586 Justin Thompson	535 Liam Arsenaault-Carter
918 Carlos Nunez Sanchez	820 Joseph Provenzano	730 Mitchell Mickovic	653 Bradley Schwartz	582 Candace Minor	533 Eduardo Hernandez
915 Janelle Dutra	808 Damian Herrera	728 Mark Reilly	651 Alyssa Libby	576 Jorge Toribio	531 Andrew Pierce
914 Toni-Ann Allen	806 Rajat Shrestha	727 LaDelus Brown	643 Lisa Richardson	576 Megan Company	529 Zachery Kertulis
909 Abraham El Refaei	804 Kaler Turenne	725 Evelyn Thompson	638 Adrene Wright	573 Danny Arnold	528 Dianka Blash
901 William Zimmerman	803 Jessica Rosenberg	721 Jonathon Myers	635 Ariana Jones	573 Gage Townson	527 Jonathan Bjorge
900 Shawn Mishra	802 Jose Castillo	721 Regina Koonce	633 Drake Smith	572 Darrell G Smith	526 Jake Gelb
895 Eric Rodriguez	799 Conor Markins	718 Silvia Rivera Barrientes	631 Angela Rodriguez	572 Baldemar Zurita	525 Jordan Forbes
895 Sean Gillespie	785 James LaFata	709 Devon Chapman	629 Michael Capps	572 Eric Caballero	525 Nathaniel Cabrales
890 Gladis Orozco	784 Christina Stolle	704 Travis Picklesimer	628 Derek Udongwo	568 Ailinn Bonilla	520 Donna Rankin
889 Alexander McGaw	782 Anthony Allonardo	702 Duncan Ray	627 Christopher Filline	568 Angela Cardona	520 Kendra Cook
887 Roberto Rodriguez	780 David Stuart	701 Danielle Savarese	625 Michael Barlettano	567 Nicholas Oxford	513 Moriah Mann
875 Aaron Boudreaux	779 Richard Millington	695 Hannah Beuse	624 Cameron Austin	567 Shawna Parker	512 Michael Fazio
873 Analivier Del Toro	764 Alden Porter	694 Melanie Rodriguez	619 Adriana Aboulwafa	566 Tereanio Edgar	510 Gabriela Liszcz
871 Jean Romero Capote	762 Spencer Graham	688 Brian Obrecht	619 Randy Ortiz	565 Charles Lee	504 Michael Bell
			618 Ryan Hritz	564 Andrew Severson	502 Cole Hatfield

6 BONUS TOTAL: \$6,173,880

WORLD'S GREATEST \$2,963,524	SA/GA/MGA EXTRA \$143,458	LEADERSHIP \$1,755,191	RGA LEADERSHIP \$368,779	SA/GA TRAINING \$882,402	REINSTATEMENT \$60,526
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

REINSTATEMENT BONUS

1  \$4,258 Don Foti	2  \$2,819 Giglione-Ackerman	3  \$2,042 Chalom-Paz	4  \$1,947 S-S-Parks-Salvaggi	5  \$1,937 S-S-Parks-Salvaggi
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JULY BONUS LEADERS

PAYOUT: \$60,526

QUALIFIERS: 146

4,258 Sami Mogannam	1,501 Laurekins Pardoovani	1,093 Joseph Faisant	956 Glyn Hurst	742 Scott Davison	578 Thajuana Patterson Cole
2,819 Nabil Spahi	1,493 Denise Ley	1,081 Marc D'Emilia	950 Alma B Gonzalez	663 Zenon Zorij	565 Kareen Griffith
2,042 Olga Tsymbal	1,369 Maurice Baritz	1,070 Joseph B Smith	891 Amber Campos	647 Pamela Heckel	536 Megan Russell
1,947 Mitchell Look	1,359 Nicholas Gasparro	1,042 Iffrah Tahir	885 Dawid Liniewski	604 Lenora Blackstone	502 Cody Toth
1,937 Bradley Weigand	1,175 Pamela Drury	1,006 Herivelto Pereira	846 Anna Senra	590 Steven Mason	
1,802 Delroy Phang	1,111 Ryan Vopat	1,004 Natalie Soboleva	820 Lawrence Dennis		

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements!



Sharif Grays Cindy Furer Contracted 9/7/05 Qualified 7/31/19 \$1,014,045 Net ALP	Bernardo Lopez Don Foti Contracted 4/4/08 Qualified 7/31/19 \$1,006,986 Net ALP	Jeremy Engrav S-S-Parks-Salvaggi Contracted 4/26/07 Qualified 7/31/19 \$1,006,728 Net ALP	Alvin Ali Don Foti Contracted 2/17/14 Qualified 7/31/19 \$1,002,721 Net ALP
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FOUNDERS CLUB

July Qualifiers—
Outstanding Producers & PR Representatives:



Joey Kennedy

Altig-Orlovic
7 Qualifications
\$94,187 Net ALP
79.9 RET



Lincoln Dziekonski

Altig-Orlovic
4 Qualifications
\$63,159 Net ALP
88.7 RET



Ashley Rust

James Cunningham
1 Qualification
\$125,042 Net ALP
80.2 RET



Joachim Jean

Laura Fisher
8 Qualifications
\$78,062 Net ALP
90.8 RET



Fabiola Del Palacio

Richard Correa
1 Qualification
\$60,828 Net ALP
85.8 RET



Lily Sakai

Cohen-Cohen
30 Qualifications
\$122,047 Net ALP
88.1 RET



Brittany Bradshaw

Simon Arias
1 Qualification
\$72,587 Net ALP
87.5 RET



Ian Rouleau

Zach Hart
1 Qualification
\$58,687 Net ALP
94.3 RET

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Phil Bromagen

Phil had 66.54% growth over July 2018.

PR Director of the Month



Denise Gilbert

Denise met 125.50% of Objective during July 2019.



David Zophin

President
AIL/NILICO Agency Divisions

SOMETHING THAT HAS BEEN A constant focus for me is doing my best to live my life with no regrets. It's what made me make a huge change in my career when I decided to become an Agent, and it's what helped me find a lot of success with this Company. The thought of falling short of my goals has always encouraged me to work harder, to push myself more, because I could never bear to live with the thought of what could have been.

Now that we've passed the halfway point of the year, it's time to revisit the goals you set and the commitments you made last January. It's time to remember why you set those goals in the first place. If you've reached them, you probably don't need any help recalling your reasons – you can see firsthand that everything you've given this career has been worth it, and you know your continued hard work will yield more and more positive results.

“THE WORK BECOMES EASY.”

Now, especially, you need to kick it up a notch if you want to qualify for Convention. If you're not already on track, there are only a few short months to get to Baha Mar. And if you don't want to be sitting at home alone with your regrets next May, you know what you have to do throughout the rest of 2019.

It's not necessarily an easy path to qualify for Convention, but if you have the right outlook, getting there becomes a lot easier. I remember when I qualified for my first

If you haven't reached your goals, you need to think about what made you set those goals and what you need to do differently to reach them. You need to examine the approach you've been taking and make the necessary changes to see different results.

Convention – it was a cruise in Puerto Rico – and I remember that getting there wasn't too difficult. But that's because I knew that the regret of *not* going would be so much worse than the effort I had to put in to get there. I knew that the success I'd find with some extra work and dedication would not only make that hard work worth it, but it would put me in a better place in my career.

I'm not saying this job is effortless, and I'm not saying qualifying for Convention is a piece of cake. But when you take the right approach, the work *becomes* easy. You build momentum and get in a good routine. You start seeing results and become addicted to the success. And before you know it, you're enjoying the fruits of your labors in the Bahamas with the rest of your peers who had the same go-get-'em attitude that you did.

So don't wait until it's too late. Don't let the days, this career, your life pass you by without making the most out of every moment. I know that the point I've reached in my life is such an affirmation that I've made some good choices, and that's because I made sure never to waste an opportunity. So don't waste yours. Don't live your life with any regrets. Get out there, give it everything you've got, and I'll see you in Baha Mar in 2020. 🍀

DON'T WAIT UNTIL IT'S
TOO LATE



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